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BI (Official Form 1)(1/08)	United Nor			ruptcy of Illino		<u> </u>			Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Ghesquiere, Robert G						Name of Joint Debtor (Spouse) (Last, First, Middle):  Ghesquiere, Mary F			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						used by the J maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. or Inc (if more than one, state all)	dividual-Taxpa	yer I.D. (	ITIN) No./0	Complete E	(if mo	our digits or than one, s	tate all)	· Individual-7	Faxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and 1221 Hunter Dr. Shorewood, IL	l Street, City, ε	and State)	: 	ZIP Code	12 Sł	Address of 21 Hunte orewood	r Dr.	(No. and Str	reet, City, and State):  ZIP Code
County of Residence or of the Pri	ncipal Place of	Business		60404		•	ence or of the	Principal Pla	60404 ace of Business:
Will  Mailing Address of Dobton (if diff	formant from other	at addusa	2).		Wi		of Ioint Dobt	on (if differen	at from atmost address).
Mailing Address of Debtor (if diff	terent from stre	eet addres	s):		Main	ng Address	or Joint Debt	or (11 differe	nt from street address):
			_	ZIP Code	:				ZIP Code
Location of Principal Assets of Br (if different from street address ab									
Type of Debtor				of Business	i		•	-	otcy Code Under Which
(Form of Organization (Check one box)  ■ Individual (includes Joint Deb See Exhibit D on page 2 of thi  □ Corporation (includes LLC an □ Partnership	otors) is form.	Sing in 11 Rails Stoc	Ith Care Bu le Asset Re I U.S.C. §	eal Estate as 101 (51B)	s defined	☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt ☐ Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	led (Check one box)  napter 15 Petition for Recognition a Foreign Main Proceeding napter 15 Petition for Recognition a Foreign Nonmain Proceeding
☐ Other (If debtor is not one of the check this box and state type of er		☐ Othe	Tax-Exe (Check box tor is a tax- er Title 26 of	mpt Entity a, if applicable exempt orgoif the Unite nal Revenue	e) ganization d States	defined "incurr	are primarily co l in 11 U.S.C. § ed by an indivi	(Check onsumer debts, 101(8) as dual primarily	business debts.
Filing  Full Filing Fee attached	Fee (Check or	e box)			Chec	one box:		Chapter 11	<b>Debtors</b> defined in 11 U.S.C. § 101(51D).
☐ Filing Fee to be paid in install attach signed application for the is unable to pay fee except in ☐ Filing Fee waiver requested (a attach signed application for the install in the ins	he court's cons installments. R applicable to cl	ideration ule 1006( napter 7 ir	certifying to the certifying to the certifying to the certification of t	hat the debt cial Form 3A only). Must	tor Check	Debtor is  c if: Debtor's a to insiders  c all applica A plan is Acceptance	aggregate nons or affiliates) ble boxes: being filed waters of the plan	ncontingent li are less than ith this petition were solici	or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed a \$2,190,000.
Statistical/Administrative Information Debtor estimates that funds with		for distril	hution to u	nsecured cr	editors			THIS	SPACE IS FOR COURT USE ONLY
Debtor estimates that, after an there will be no funds available	y exempt prop	erty is exc	cluded and	administrat		es paid,			
Estimated Number of Creditors	□ 200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000		
Estimated Assets  So to \$50,001 to \$100,000 to \$500,000 to \$500,00	o \$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion	More than		
Estimated Liabilities	o \$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion			

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Document Page 2 of 34

Page 2 of 34 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Ghesquiere, Robert G (This page must be completed and filed in every case) Ghesquiere, Mary F All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Thomas W. Toolis May 7, 2009 Signature of Attorney for Debtor(s) (Date) Thomas W. Toolis 6270743 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: **Exhibit D** also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

#### B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Ghesquiere, Robert G Ghesquiere, Mary F

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Robert G Ghesquiere

Signature of Debtor Robert G Ghesquiere

X /s/ Mary F Ghesquiere

Signature of Joint Debtor Mary F Ghesquiere

Telephone Number (If not represented by attorney)

May 7, 2009

Date

#### Signature of Attorney\*

#### X /s/ Thomas W. Toolis

Signature of Attorney for Debtor(s)

#### Thomas W. Toolis 6270743

Printed Name of Attorney for Debtor(s)

Jahnke & Toolis, LLC

Firm Name

9031 West 151st Street Suite 203 Orland Park, IL 60462

Address

Email: twt@jtlawllc.com

708-349-9333 Fax: 708-349-8333

Telephone Number

May 7, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

### United States Bankruptcy Court Northern District of Illinois

In re	Robert G Ghesquiere Mary F Ghesquiere		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Robert G Ghesquiere	
	Robert G Ghesquiere	
Date: May 7, 2009		

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Robert G Ghesquiere Mary F Ghesquiere		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ■1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

□4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

□Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

□Active military duty in a military combat zone.

□5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: _	/s/ Mary F Ghesquiere
_	Mary F Ghesquiere
Date: May 7, 2009	

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Robert G Ghesquiere,		Case No.	
	Mary F Ghesquiere			
		Debtors	Chapter	13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	431,000.00		
B - Personal Property	Yes	3	36,625.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		457,560.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		93,111.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			11,155.53
J - Current Expenditures of Individual Debtor(s)	Yes	2			6,937.00
Total Number of Sheets of ALL Schedu	ıles	20			
	T	otal Assets	467,625.00		
			Total Liabilities	550,671.00	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Robert G Ghesquiere,		Case No.		
	Mary F Ghesquiere				
_		Debtors	Chapter	13	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	11,155.53
Average Expenses (from Schedule J, Line 18)	6,937.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	19,441.16

#### State the following:

_ state the lone wing.		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		2,799.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		93,111.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		95,910.00

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B6A (Official Form 6A) (12/07)

In re	Robert G Ghesquiere,	Case No
	Mary F Ghesquiere	

**Debtors** 

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Nature of Debtor's Interest in Property Wife, Joint, or Amount of Description and Location of Property Property, without Secured Claim Deducting any Secured Claim or Exemption Community Joint tenant J 431,000.00 430,003.00 1221 Hunter Dr. Shorewood, IL 60404 06-17-201-043-0000

> Sub-Total > 431,000.00 (Total of this page)

431,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

**Debtors** 

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	Checking, savings or other financial	Bank of America-checking	J	800.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank of America-checking	J	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellaneous personal property	J	5,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Everyday clothing	J	1,000.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tot	al > <b>7,100.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Robert G Ghesquiere
	Mary F Ghesquiere

Case No.		

#### Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
				Sub-Tota	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re Robert G Ghesquiere, Mary F Ghesquiere

5/07/09 1:57PM

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2007 Honda CRV 46,000 miles	J	17,250.00
		2004 Suzuki Forenza-43,000 miles	J	5,675.00
		2006 Suzuki Aerio-30,000 miles	J	6,600.00
26.	Boats, motors, and accessories.	X		
27.	Aircraft and accessories.	X		
28.	Office equipment, furnishings, and supplies.	x		
29.	Machinery, fixtures, equipment, and supplies used in business.	x		
30.	Inventory.	X		
31.	Animals.	X		
32.	Crops - growing or harvested. Give particulars.	x		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	X		
35.	Other personal property of any kind not already listed. Itemize.	x		

Sub-Total > (Total of this page)

29,525.00

Total >

36,625.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

11 U.S.C. §522(b)(3)

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

Debtors

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	

Description of Property

Specify Law Providing Each Exemption

Real Property
1221 Hunter Dr.
Shorewood, IL 60404
06-17-201-043-0000

Checking, Savings, or Other Financial Accounts, Certificates of Deposit Bank of America-checking
735 ILCS 5/12-1001(b)

Specify Law Providing Claimed Property Without Deducting Exemption

735 ILCS 5/12-901

30,000.00

431,000.00

800.00

00 11 201 040 0000			
Checking, Savings, or Other Financial Acceleration Bank of America-checking	ounts, Certificates of Deposit 735 ILCS 5/12-1001(b)	800.00	800.00
Bank of America-checking	735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Miscellaneous personal property	735 ILCS 5/12-1001(b)	5,000.00	5,000.00
Wearing Apparel Everyday clothing	735 ILCS 5/12-1001(a)	1,000.00	1,000.00

Total: 37,100.00 438,100.00

5/07/09 1:57PM

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B6D (Official Form 6D) (12/07)

In re	Robert G Ghesquiere,
	Mary F Ghesquiere

Case No.
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5/07/09 1:57PM

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTLXGEX	U I I I I I I I I I I I I I I I I I I I	CLAIM WITHOUT DEDUCTING	UNSECURED PORTION, IF ANY
Account No. 93110821  American Honda Finance Po Box 168088 Irving, TX 75016		J	Opened 2/01/07 Last Active 3/14/09 Purchase Money Security 2007 Honda CRV 46,000 miles  Value \$ 17,250.00		A T E D	19,752.00	2,502.00
Account No. 54122280014  American Suzuki Fin Sv 5700 Crooks Rd Ste 301 Troy, MI 48098		J	Opened 12/01/05 Last Active 3/26/09 Purchase Money Security 2006 Suzuki Aerio-30,000 miles  Value \$ 6.600.00			1,833.00	0.00
Account No. 37650520  Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153		J	Opened 8/01/04 Last Active 3/26/09 Purchase Money Security 2004 Suzuki Forenza-43,000 miles  Value \$ 5,675.00			5,972.00	297.00
Account No. 101240746930424  Wffinancial 217 Bolingbrook Dr Bolingbrook, IL 60440		J	Opened 1/01/07 Last Active 3/31/09  Mortgage  1221 Hunter Dr. Shorewood, IL 60404 06-17-201-043-0000  Value \$ 431,000,00			420,403.00	0.00
continuation sheets attached		1	101,000100	Subt		447,960.00	2,799.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Robert G Ghesquiere,		Case No.	
	Mary F Ghesquiere			
_		Debtors		

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODE B T O R	H W	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUID	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 06-17-201-043-000			11/6/08	٦Ÿ	A T E D			
Will County Treasurer			Statutory Lien	H		H		
302 North Chicago Joliet, IL 60432		J	1221 Hunter Dr. Shorewood, IL 60404 06-17-201-043-0000					
	┸		Value \$ 431,000.00	_			9,600.00	0.00
Account No.			Value \$					
Account No.	t	t	Turde \$	+		H		
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet 1 of 1 continuation sheets attached to							9,600.00	0.00
Schedule of Creditors Holding Secured Claims (Total of this page							3,000.00	0.00
Total (Report on Summary of Schedules)							457,560.00	2,799.00

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B6E (Official Form 6E) (12/07)

In re	Robert G Ghesquiere,	Case No
	Mary F Ghesquiere	

Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ <b>Deposits by individuals</b> Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Robert G Ghesquiere, Mary F Ghesquiere		Case No.	
_		Debtors	,	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

6 continuation sheets attached				(Total of	Sub this			23,366.00
Account No. 517805226363  Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		Н		Opened 11/01/02 Last Active 12/04/08 CreditCard				859.00
Account No. 486236228881  Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091	-	J	J	Opened 2/01/03 Last Active 9/03/08 CreditCard				1,332.00
Account No. 41171816561211  Beneficial/hfc Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126	-	J		Opened 6/01/06 Last Active 3/20/09 CheckCreditOrLineOfCredit				
Account No. 9837  Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410		J	J	Opened 4/01/07 Last Active 3/20/09 CreditCard	Ï	TED		3,301.00
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM

5/07/09 1:57PM

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	C	U	Ţŗ	ρŢ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGENT	QU L	15	_	AMOUNT OF CLAIM
Account No. 4239801024888444			Opened 8/01/08 Last Active 10/30/08	T	E		ſ	
Ccs/first National Ban 500 E 60th St N Sioux Falls, SD 57104		J	CreditCard		D			333.00
Account No. 4239801009164167  Ccs/first National Ban 500 E 60th St N Sioux Falls, SD 57104		н	Opened 8/01/03 Last Active 12/08/08 CreditCard					13.00
Account No. 414720201744  Chase 800 Brooksedge Blvd Westerville, OH 43081		J	Opened 2/01/06 Last Active 2/23/09 CreditCard					6,208.00
Account No. 464018203383  Chase 800 Brooksedge Blvd Westerville, OH 43081		J	Opened 1/01/07 Last Active 3/20/09 CreditCard					5,556.00
Account No. 414720202945  Chase 800 Brooksedge Blvd Westerville, OH 43081		J	Opened 12/01/06 Last Active 3/20/09 CreditCard					4,377.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			)	16,487.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

#### Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		cΤ	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	- 1	F	пI	ISPUTED	AMOUNT OF CLAIM
Account No. 426684105800			Opened 8/01/05 Last Active 3/20/09	7		A T E	l	
Chase 800 Brooksedge Blvd Westerville, OH 43081		J	CreditCard			D		3,288.00
Account No. <b>441712302566</b>			Opened 10/01/03 Last Active 3/08/09 CreditCard					
Chase 800 Brooksedge Blvd Westerville, OH 43081		J	CreditCard					1,191.00
Account No. <b>546616007637</b>	Ͱ		Opened 9/01/00 Last Active 3/20/09	$\dashv$	+	$\dashv$	$\vdash$	, , , , , ,
Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915		J	CreditCard					6,185.00
Account No. 542418013458			Opened 7/01/99 Last Active 3/20/09		1	٦		
Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915		J	CreditCard					4,742.00
Account No. 6035320151799366			Opened 5/01/04 Last Active 3/20/09		7	$\neg$		
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	ChargeAccount					3,253.00
Sheet no. 2 of 6 sheets attached to Schedule of						otal		18,659.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	t thi	s p	ag	e)	·

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In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

#### Debtors

CREDITOR'S NAME,	CC	Hu	sband, Wife, Joint, or Community	00	U	P	Л	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		Ι'n	D I S P U T E D	= 1	AMOUNT OF CLAIM
Account No. 6035320230850446	Γ		Opened 10/01/07 Last Active 9/03/08	7	lΕ		ſ	
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	ChargeAccount		D			1,149.00
Account No. 37578027	T		Opened 8/01/08	$\top$	T	T	†	
Credit Management 4200 International Pwy Carrolton, TX 75007		J	CollectionAttorney Comcast North Metro Denver 2nd					
	l							408.00
Account No. 1507225039  Credit Protection Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240		J	Opened 10/01/08 CollectionAttorney Comcast					235.00
Account No. <b>79450129011720839</b>	╀	+	Opened 8/01/03 Last Active 9/03/08	+	╀	+	+	
Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753		J	ChargeAccount					2,118.00
Account No. 5155970019751441	T		Opened 8/01/07 Last Active 5/13/08	$\dagger$	T	T	†	
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		J	CreditCard					547.00
Sheet no3 of _6 sheets attached to Schedule of				Sub	tota	al	T	4,457.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pas	ge)	ا (	4,437.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

### Debtors

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	CO	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	Г'n	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5440455022215480			Opened 8/01/04 Last Active 9/03/08	٦	lΕ	1	
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		Н	CreditCard		D		477.00
Account No. 540633001285			Opened 4/01/06 Last Active 9/03/08				
Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197		J	CreditCard				
							474.00
Account No. 702127034334  Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807		J	Opened 3/01/07 Last Active 9/03/08 ChargeAccount				1,993.00
Account No. 2112010100353556	t		Opened 6/01/07 Last Active 10/11/08	$\dagger$	T	T	
Hsbc/carsn Po Box 15521 Wilmington, DE 19805		J	ChargeAccount				472.00
Account No. 504994807642	t		Opened 11/01/93 Last Active 9/03/08	$\dagger$	$\vdash$	$\vdash$	
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		J	ChargeAccount				1,190.00
Sheet no. 4 of 6 sheets attached to Schedule of				Subt			4,606.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	zе)	1 .,550.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

#### Debtors

CDEDITOR'S NAME	Ç	Hu	sband, Wife, Joint, or Community	Ç	U	Ţ	ρŢ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU L	15	_	AMOUNT OF CLAIM
Account No. 30061451902	Γ		Opened 10/05/05 Last Active 3/12/09	7	E	1		
State Farm Fed Cu One State Farm Plaza Bloomington, IL 61710		J	CheckCreditOrLineOfCredit		D			13,218.00
Account No. <b>42453</b>			Opened 7/01/07 Last Active 12/08/08 ChargeAccount					
Target Po Box 9475 Minneapolis, MN 55440		J	onar ge Account					345.00
Account No. 6004300107841980	┞		Opened 10/11/06 Last Active 7/04/08	+	╀	╀	$\dashv$	
Us Bank/na Nd Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201	-	н	ChargeAccount					1,752.00
Account No. 604870000298			Opened 1/01/07 Last Active 3/20/09	T		T	7	
Wf Fin Bank Po Box 182273 Columbus, OH 43218		J	CreditCard					5,078.00
Account No. 438884000343	Ī		Opened 11/01/97 Last Active 3/20/09	T	T		7	
Wf Fin Bank/Wells Fargo Financial Attn: Bankruptcy Dept 2143 East Convention Center Way #200 Ontario, CA 91764		J	CreditCard					3,421.00
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule of				Sub			$\uparrow$	23,814.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	ınıs	pag	ge,	'L	

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CC	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Z L L Q U L D A F	DISPUTED	AMOUNT OF CLAIM
Account No. 110080508373313	1		Opened 10/01/05 Last Active 3/20/09	'	Ę		
Wffinancial 217 Bolingbrook Dr Bolingbrook, IL 60440		J	ChargeAccount		D		1,722.00
Account No.	1	H		1		T	
Account No.	t	T		T		t	
Account No.							
The count 110.	1						
Account No.	1						
Sheet no. 6 of 6 sheets attached to Schedule of				Subi	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,722.00
					ota		
			(Report on Summary of So				93,111.00

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B6G (Official Form 6G) (12/07)

In re	Robert G Ghesquiere,	Case No
	Mary F Ghesquiere	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

5/07/09 1:57PM

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B6H (Official Form 6H) (12/07)

In re	Robert G Ghesquiere,	Case No.
	Mary F Ghesquiere	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

	Robert G Ghesquiere			
In re	Mary F Ghesquiere		Case No.	
		Debtor(s)	•	

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPEND	ENTS OF DEBTO	R AND SPC	USE		
Married	RELATIONSHIP(S): Father	` '				
<b>Employment:</b>	DEBTOR			SPOUSE		
Occupation	Manager	Manag	ger			
Name of Employer	Illinois Tollway	State				
How long employed	25 years	27 yea	ırs			
Address of Employer	P.O. Box 5201		tate Farn			
	Lisle, IL 60532	Bloom		L 61710-0001		
	or projected monthly income at time case filed)			DEBTOR		SPOUSE
	and commissions (Prorate if not paid monthly)		\$	6,574.00	\$	9,166.89
2. Estimate monthly overtime			\$	0.00	\$	0.00
3. SUBTOTAL			\$	6,574.00	\$	9,166.89
4. LESS PAYROLL DEDUCTION	ONS					
<ul> <li>a. Payroll taxes and social s</li> </ul>	security		\$	1,748.80	\$	2,336.86
b. Insurance			\$	0.00	\$	283.03
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):	01(k) contribution		\$	0.00	\$	216.67
_			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS		\$	1,748.80	\$	2,836.56
6. TOTAL NET MONTHLY TA	KE HOME PAY		\$	4,825.20	\$	6,330.33
7. Regular income from operation	n of business or profession or farm (Attach detail	ed statement)	\$	0.00	\$	0.00
8. Income from real property			\$	0.00	\$	0.00
9. Interest and dividends			\$	0.00	\$	0.00
dependents listed above	pport payments payable to the debtor for the debto	or's use or that of	\$	0.00	\$	0.00
11. Social security or governmen (Specify):			\$	0.00	\$	0.00
(Specify).			\$ <del></del>	0.00	\$ <del></del>	0.00
12. Pension or retirement income	5		\$ <del></del>	0.00	\$ <del></del>	0.00
13. Other monthly income	•		Ψ	0.00	Ψ	0.00
(6 10 )			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TI	HROUGH 13		\$	0.00	\$	0.00
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$	4,825.20	\$	6,330.33
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals fro	om line 15)		\$	11,155	.53

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re	Robert G Ghesquiere Mary F Ghesquiere		Case No.	
		Debtor(s)	•	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	2C.	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	3,700.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	330.00
b. Water and sewer	\$	80.00
c. Telephone	\$	45.00
d. Other See Detailed Expense Attachment	\$	245.00
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	450.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	110.00
8. Transportation (not including car payments)	\$	225.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	100.00
b. Life	\$	68.00
c. Health	\$	0.00
d. Auto	\$	159.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) Real Estate Taxes	\$	650.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del></del>	0.00
17. Other See Detailed Expense Attachment	\$	525.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	6,937.00
	L	
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	11,155.53
b. Average monthly expenses from Line 18 above	\$	6,937.00
c. Monthly net income (a. minus b.)	\$	4,218.53

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**B6J** (Official Form 6J) (12/07)

**Robert G Ghesquiere** 

Mary F Ghesquiere Case No.

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) **Detailed Expense Attachment**

### **Other Utility Expenditures:**

Cell Phone		100.00
Cable/Internet	<u> </u>	140.00
Association	\$	5.00
Total Other Utility Expenditures	\$	245.00

#### **Other Expenditures:**

Personal Care/Haircuts	\$ 100.00
Cigarettes	\$ 350.00
Auto Maintenance	\$ 75.00
Total Other Expenditures	\$ 525.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court Northern District of Illinois**

In re	Robert G Ghesquiere Mary F Ghesquiere		Case No.	
m re	Mary F Griesquiere	Debtor(s)	Case No. Chapter	13
			-	

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
22	sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date	May 7, 2009	Signature	/s/ Robert G Ghesquiere	
		•	Robert G Ghesquiere	
			Debtor	
Date	May 7, 2009	Signature	/s/ Mary F Ghesquiere	
		•	Mary F Ghesquiere	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Robert G Ghesquiere Mary F Ghesquiere		Case No.	
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$23,542.96	2009 YTD: husband Illinois Toll Authority
\$81,499.59	2008: husband Illinois Toll Authority
\$79,111.26	2007: husband Illinois Toll Authority
\$34,016.20	2009 YTD: wife State Farm Mutual Auto Ins
\$116,677.00	2008: wife State Farm Mutual Auto Ins
\$110,313.33	2007: wife State Farm Mutual Auto Ins

American Honda Finance Po Box 168088 Irving, TX 75016

American Suzuki Fin Sv 5700 Crooks Rd Ste 301 Troy, MI 48098

Bank Of America Attn: Bankruptcy NC4-105-02-77 Po Box 26012 Greensboro, NC 27410

Beneficial/hfc Attn: Bankruptcy 961 Weigel Dr Elmhurst, IL 60126

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Ccs/first National Ban 500 E 60th St N Sioux Falls, SD 57104

Chase 800 Brooksedge Blvd Westerville, OH 43081

Citi Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64915

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Credit Management 4200 International Pwy Carrolton, TX 75007

Credit Protection Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240

Dell Financial Services Attn: Bankruptcy Dept. 12234 North Ih 35 Austin, TX 78753

Ford Motor Credit Corporation National Bankruptcy Center Po Box 537901 Livonia, MI 48153

Frank James Freedman Wexler 500 West Madison, Ste 2910 Chicago, IL 60661

Hsbc Bank Attn: Bankruptcy Po Box 5253 Carol Stream, IL 60197

Hsbc Best Buy Attn: Bankruptcy Po Box 6985 Bridge Water, NJ 08807

Hsbc/carsn Po Box 15521 Wilmington, DE 19805

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

State Farm Fed Cu One State Farm Plaza Bloomington, IL 61710

Target
Po Box 9475
Minneapolis, MN 55440

Us Bank/na Nd Attn: Bankruptcy Dept Po Box 5229 Cincinnati, OH 45201

Wf Fin Bank Po Box 182273 Columbus, OH 43218

Wf Fin Bank/Wells Fargo Financial Attn: Bankruptcy Dept 2143 East Convention Center Way #200 Ontario, CA 91764

Wffinancial 217 Bolingbrook Dr Bolingbrook, IL 60440

Will County Treasurer 302 North Chicago Joliet, IL 60432